



## SERVICE QUALITY AND PREFERENCE FOR MOBILE TELECOMMUNICATIONS SERVICE PROVIDERS AMONG STUDENTS OF TERTIARY INSTITUTIONS IN LAGOS STATE

A. M. Opele<sup>1</sup>, O. J. Afolabi<sup>2,\*</sup> and H. O. Adetayo<sup>3</sup>

<sup>1</sup>, DEPT. OF BUSINESS ADMINISTRATION, BELLS UNIVERSITY OF TECHNOLOGY, OTA, OGUN STATE, NIGERIA.

<sup>2</sup>, DEPT. OF MANAGEMENT TECHNOLOGY, BELLS UNIVERSITY OF TECHNOLOGY, OGUN STATE, OTA, NIGERIA.

<sup>3</sup>, DEPT. OF BUSINESS ADMINISTRATION, EKITI STATE UNIVERSITY, ADO-EKITI, EKITI STATE, NIGERIA.

**E-mail addresses:** <sup>1</sup> [opeleadedayo@yahoo.co.au](mailto:opeleadedayo@yahoo.co.au), <sup>2</sup> [afolabiseyo@yahoo.com](mailto:afolabiseyo@yahoo.com),

<sup>3</sup> [oluwafemi.adetayo@eksu.edu.ng](mailto:oluwafemi.adetayo@eksu.edu.ng)

### ABSTRACT

*The study examined the influence of service quality on preference for mobile telecommunication (GSM) service providers among students of tertiary institutions in Lagos State. Specifically, the study determined the influence of service assurance on preference for GSM service provider and assessed the influence of service empathy on preference for GSM service providers among students of tertiary institutions in Lagos State. Findings from the study revealed that service assurance positively and significantly influenced preference for mobile telecommunication (GSM) service providers among students of tertiary institutions ( $Adj. R^2 = .008$ ,  $F_{(8,1051)} = 2.110$ ,  $p < .05$ ). Also, findings from the study indicated that empathy positively and significantly influenced preference for mobile telecommunication (GSM) service providers among students of tertiary institutions ( $Adj. R^2 = .008$ ,  $F_{(8,1051)} = 2.110$ ,  $p < .05$ ). The study concluded that increased service quality led to increased preference for GSM service providers among students of tertiary institutions in Lagos State. Thus, an increase in service quality led to an increase in preference for GSM service providers among students of tertiary institutions in Lagos State. Therefore GSM service providers should improve on service assurance and service empathy to enhance consumers' preference.*

**Keywords:** Service quality, customer preference, assurance, empathy, telecommunication

### 1. INTRODUCTION

Mobile telecommunication service is becoming increasingly important in the competitive environment. Globalised competition has the strategic importance of quality, satisfaction and consequently loyalty, in the battle for winning consumer preferences and maintaining sustainable competitive advantages [1]. The higher the perceived service quality, the more satisfied and loyal the customers are. Service quality is regarded as one of the critical elements of competitiveness [12]. Service quality has been conceptualized as the difference between customer expectations regarding a service to be received and perceptions of the service eventually received [4]. Service quality is conceptualized as the consumer's overall impression of the relative inferiority or

superiority of the services. Service quality enhances the performance of service providers such as banking industry, hospitality industry, insurance industry, telecommunications industry amongst others.

Telecommunication service has been recognized around the world as one of the important tool for socio-economic development for nations. Adebisi, Shitta and Olonade, [2], are of opinion that communication through telecommunication has made the world become a global village. It is believed that there is rapid development in telecommunication industry worldwide through the Global System for Mobile Telecommunications (GSM). Nigeria is not left out of this race for rapid development. Telecommunications facilities in Nigeria were first established in 1886 by the colonial administration.

\* Corresponding author, tel: +234-803-368-7419

These were geared towards discharging administrative functions rather than the provision of socio-economic development of the country. History was made in the socio-economic life of Nigeria on August 6<sup>th</sup>, 2001 when Econet wireless Nigeria (now Airtel) became the first company to launch Global System for Mobile Telecommunication (GSM) service in Nigeria. Other GSM service providers such as MTN, Globacom and Etisalat (now 9Mobile) subsequently followed suit respectively. There are five GSM network and 13 CDMA-based network operators in Nigeria. The GSM operators include Airtel, MTN, MTEL, Globacom and Etisalat while CDMA network operators include Multilink, Starcomms, O'net amongst others [33]. Shagari and Abubakar [43], also affirm that there are five different GSM service providers in Nigeria. Consequently, apart from basic telecommunication service, these operators also offer various services and enticements to attract and keep consumers. Consumers now evaluate, sometimes critically, these various offers before selecting a provider [7].

Telecommunications industry in Nigeria has become keenly competitive, it has been observed that the keen competition has necessitated the introduction of several survival strategies by the operators in the sector to attract new consumers and keep the existing ones. One of the strategies adopted by all the GSM service providers is promotional strategy which includes bonus on every recharge, mobile minute, common charges for intra and inter network calls, recharge and win promo, low tariff, give-away price of sim card, free recharge card on some radio and television programmes, be-a-millionaire promo, also employment of sales force or marketers that go about the streets, market places and even tertiary institutions introducing to people the benefits of different packages of their network in a bid to attract new subscribers and retain the existing ones to the GSM service provider [1].

Shagari and Abubakar [43], stated that introduction of GSM service in Nigeria has improved socio-economic life, business transaction, and access to communication. This was corroborated by [10], which stated that telecommunication services which were concentrated in some selected urban areas due to economic and political consideration have now been spread to virtually all the rural areas. Nigeria, in no small measure, bridges the gap in the social, economic and political interactions between the urban and rural dwellers. People highly value immediate two-way communication compared to delays involved in mail,

non-personal one-way nature of telegrams or time and expense involved in travelling [47].

GSM service has enhanced students' ability to gather information on internet [37]. Telecommunication services such as internet have in no small measure contributed immensely to the acceleration of business activities and hence growth in the economy. Traders in the rural areas can now order for goods from urban areas without travelling for such transaction. Information on price, availability and most cases demand for goods and services as well as expertise advice are shared on the telephone without physical presence. GSM service also provides telephone conference for an organisation to hold meetings from different locations without the staff travelling to a particular location for such meetings [20]. Despite these, consumers still complain about the quality of service offered by the mobile telecommunication service providers in Nigeria.

## 2. CONCEPTUAL CLARIFICATION

### 2.1 Service Quality

Service is highly required for an organisation's offer to reach the ultimate consumer. The type of the product or the industry determines the type of service to be rendered because different industry renders different service. Scholars and researchers have arrived at different definitions of service. For instance, [37], defined service as any intangible offering by a service provider to the consumers for the purpose of meeting the consumers' needs and wants at a commercial significance. It is also defined as any intangible offers from one party to another which lack ownership of physical product [23]. Manusamy, Chelliah and Mun, [29], also viewed service as processes or activities that are essentially intangible in nature. Nimako [31], described service as deeds, processes and performances. On this note, services are represented to the client through problem analysis activities, meetings with the client, follow-up calls, and reporting, which constitute a service of deeds, processes and performance. It can be observed that the core GSM service offerings comprise deeds and actions performed by the network providers to the consumers. Service is, therefore, the major offerings of the firms within the telecommunication industry in Nigeria.

Quality on the other hand can be described as the level of superiority that consumers expect in an offer [30]. Rahman [37], also defined quality as the totality of features and characteristics of a product or services

that bear on its ability to satisfy stated or implied needs. Kotler and Keller [23], stated that all service providers need to develop quality service delivery in order to survive and remain competitive. Quality service delivery can lead to consumers' preference. Scholars were of the opinion that service quality predicts consumers' preference [16].

One common definition considers service quality as the extent to which a service meets consumers' needs or expectations. Service quality is described as the level to which consumers' perceptions of service exceed their expectations [9]. The study of [8], stated that service quality is a consumer's overall impression of the relative inferiority or superiority of an organization and its services. In the same view, [38] considered service quality as an impression to the superiority or inferiority of the service provider. Similarly, [37], revealed that service quality is an attitude or judgment relating to the overall excellence or superiority of the service. Likewise, [6], in his study, described service quality as a comparison between customer expectations with the service they perceived to have received. Akbar and Parvez, [4], corroborated this by defining service quality as "the relationship between what consumers' desire from a service and what they perceive that they received. Similarly, the study of [5], expressed service quality as a difference between expectations and perception of a consumer regarding service performance. In line with this, service quality perceptions are determined by the comparison of consumer expectation with actual service performance. Service quality identifies the gap between consumer's expectations and perception of service. The aim of providing quality services is to satisfy consumers. Measuring service quality is a better way to ascertain the standard of services provided and also to ascertain the level of consumers' satisfaction. This statement is corroborated by [24], which concluded that service quality is the standard set to satisfy consumers in order to enhance positive attitudes toward the perceived value. Shanka [44], stated that service quality is the overall superiority of service provided as perceived by the consumers. He emphasized that it is not always easy for consumers to evaluate quality of service compared to physical goods because of the intangible nature of service. While consumers employ tangibles cues such as feel, taste, colour, label and package to judge quality of goods, few such cues exist for the consumer when making judgment on the quality of service. Moreover, because of the features of service such as intangibility,

perishability, heterogeneity and inseparability, a firm may find it difficult to understand how consumers perceive services and service quality [45].

Hirmukhe [17], distinguished services from physical goods by stating that service relates to performance and process while physical goods are of concrete traits which can be touched and counted. The author expressed further that services are first sold, then produced and consumed simultaneously while in terms of physical goods, the first stage is the production, then stored and finally sold for consumption. Chopra, Chawla and Sharma [11], described service quality as a measure of how well the service delivered matches customers' expectations. Delivering quality service is the conformity of service performance to customer expectation. In line with this thinking, [9], developed a model of service quality evaluation which indicated that consumers always compare their expectations with the service performance. He stated further that evaluation of the process of service delivery is also a critical factor of quality evaluation, quality are not evaluated on the outcome of service only. This implies that the man, machine and materials for the process of service delivery also have effect on service quality. In this regard, service quality can be described as a rationale of differences between expectation and competence along the important quality dimensions [48].

According to [48], the SERVQUAL scale which is also known as the gap model developed by [49] in the year 1990 has been proven to be one of the best ways to measure the quality of services provided to consumers. This service evaluation method has been proven consistent and reliable by some authors [36]. Consumers experience less than satisfactory service quality when service performance is below their expectation, and believed that service quality is more than satisfactory when perceived service exceed consumer's expectations. Ibrahim, Nyame, and Kumah [19] opined that in evaluating service quality from consumer's perspective, the best instrument to adopt is the SERVQUAL instrument. The aggregated sum of difference between perceptions and expectations from the five dimensions forms the global perceive quality construct [38]. Following this view, consumers' expectations were met through the outcome dimension (reliability) and exceed it by means of the process dimension (tangibility, assurance, responsiveness, and empathy).

Zeithaml, Wilson and Bitner [49], confirmed the validity of SERVQUAL model of evaluating service

quality by stating that service quality focused on the evaluation that reflects the consumer's perception of reliability, assurance, responsiveness, empathy, and tangibles. They added that among these dimensions, "reliability" has been shown consistently to be the most important dimension in service quality [37]. However, SERVQUAL has been widely used in telecommunication industries in different cultural contexts with high reliability and validity [10].

### 3. SERVICE QUALITY AND PREFERENCE

The success of every telecommunication industry depends on prudent efforts and feasible investments. In a competitive market such as Nigeria telecommunication, service providers are expected to compete on quality of services in the areas of assurance, empathy, reliability and responsiveness in order for the service providers to meet the consumers' requirements and expectations in service quality [39]. Some studies established a positive relationship with varying influence levels between assurance, empathy, reliability and responsiveness on consumer preference [32]. Similarly, [17], found a positive relationship between service qualities and repurchase intention and willingness to recommend. In addition, the study of [48] indicated that reliability, responsiveness, assurance and empathy significantly positively influenced consumers' attitude towards a particular GSM service provider. Seth, Momaya and Gupta [42] assessed the customer perceived service quality for mobile telephony and the result showed that there is positive significant relationship between SERVQUAL and customer's perception of service quality. The study indicated that responsiveness has the predictor, followed by reliability, assurance and empathy. In corroborating this assertion, [49] developed SERVQUAL, a multi-item testing scale for measuring consumer perceptions of service quality and concluded that the most important service quality dimension to consumers is reliability, followed by responsiveness, assurance, empathy and tangibles accordingly. In another dimension, [34] in his study investigated the relationship between service quality and customer satisfaction in telecommunication industry with focus on MTN Nigeria, the study revealed that there is positive relationship between service quality and customer satisfaction. Muhammad [28] in his study on telecom customers in Pakistan also affirmed that telecom customers are highly concerned about service quality. Also, [2] in determinants of customer preference and satisfaction with Nigerian mobile

telecommunication service revealed that there is significant relationship between service quality and selection of mobile service by mobile users. Similarly, the work of [13] found a positive correlation between reporting service quality and users' preferred network.

### 3.1. Dimensions of Service Quality

#### 3.1.1. Assurance:

Assurance can be described as the knowledge and courtesy of employees and their ability to convey trust and confidence [4]. Assurance dimension of service quality involves the security of service provided, the politeness of service providers and also the friendliness of the service provider's employee to consumers [18]. This is particularly important in life depends service industries such as auto repair, medical and telecommunication services. Rahman [37], stated the importance of the assurance dimension increases in proportion to the risk and the greater the inability for a consumer to evaluate the service. Oladele and Akeke [33], opined that assurance is the trust and confidence built in the minds of consumers that the product or service will meet the standards, specifications or exceed their expectations through the offering of warranty, guarantee and robust after-sales service. Employees should therefore, have the competence to inspire trust and confidence in consumers about the ability of GSM service providers in anticipating and meeting consumers' need.

#### 3.1.2. Empathy

Muhammad [28], described empathy as the provision of extra care and attention to individual consumer at all time. Service provider should understand the needs of consumers which must be attended to with much care and attention [40]. Miahouakana-Matondo [26], sees empathy as the individualized attention and care offered by a service provider to its consumers. Culiberg and Rojsek [14], added that consumers want to be known on an individual basis and feel that the service provider understands and addresses their individual needs. Similarly, study [4], emphasized that empathy necessitates placing customers over and above everything else during the course of staff interaction with consumers. Consumers perceive the level of a company's empathy by the degree of personalized service offered.

## 4. MATERIALS AND METHOD

### 4.1 Area of study

The study was carried out among students of tertiary institutions in Lagos State. The institutions were University of Lagos (Unilag), Lagos State University (Lasu), Caleb University, Lagos State Polytechnic, Lagos City Polytechnic, Ronic Polytechnic, Wolex Polytechnic, Yaba College of Technology (Yabatech), Federal College of Education and Technical, Adeniran Ogunsanya College of Education and Michael Otedola College of Education (MOCOPED).

## 5. RESULTS AND DISCUSSION

### 5.1 Respondents Socio-Demographic Characteristics

Information on the socio-demographic characteristics of respondents was provided in Table 1 in order to have clear understanding on the background characteristics of the respondents. It was indicated in table 1 that about two-third of the respondents were females which amounted to 62.3% while their male counterparts accounted for 37.7%. Also, more than two-thirds 86.65% were single and 13.4% were married. In addition, majority of the respondents with 64.9% were within the ages of 16 and 25 (16-25) years. 28.4% fall within the age bracket of 26 and 35 (26-35 years. Also the percentage of the respondent within 36 and 45 (36-45) years were 4.9% while those whose age were 45years and above accounted for 1.8%.

A consideration of the tertiary institution of respondents revealed that close to half of them (41.42%) were in the Polytechnics, followed by 40.0% in the Universities while 18.58% were students from Colleges of Education in Lagos State. In all, 18.68% were on ND programme, 12.55% in NCE programme, 20.57% of the respondent were in HND programme, while those in undergraduate degree programme (from Universities, Polytechnics as well as Colleges of Education) accounted for 43.68% and the respondents on postgraduate degree programme were 4.52%.

### 5.2 Testing of Research Hypotheses

#### 5.2.1 Hypothesis 1: *There is no significant influence of service assurance on preference for GSM service providers among students of tertiary institutions in Lagos state*

In testing this hypothesis, multiple regression analysis was used to predict the influence of service assurance

on preference for GSM service provider. The results in Table 2 revealed that service assurance explained 17.0% of the variance in preference for GSM service providers among students of tertiary institution in Lagos State. When it comes to how well the regression equation fits the data, the table indicated that the regression model predicted the dependent variable well ( $Adj: R^2 = .010$ ,  $F_{(8,1051)} = 4.149$ ,  $p < .05$ ) indicating a strong positive relationship between service assurance and preference for GSM service providers among students of tertiary institution in Lagos State. Two out of the parameters of service assurance; trust ( $\beta = -.088$ ,  $P < .05$ ), consumers please with the security of the service ( $\beta = -.089$ ,  $P < .05$ ) significantly influenced preference for GSM service providers among the students. Therefore, the null hypothesis was rejected. Implying that service assurance is a good predictor of preference for GSM service providers among students of tertiary institution in Lagos State.

#### 5.2.2 Hypothesis 2: *There is no significant influence of service empathy on preference for GSM service providers among students of tertiary institutions in Lagos State*

Table 3 revealed that service empathy explained 16.0% of the variance in preference for GSM service providers among students of tertiary institution in Lagos State. The results indicated that the regression model predicted the dependent variable well ( $Adj: R^2 = .008$ ,  $F_{(8,1051)} = 2.110$ ,  $p < .05$ ) indicating a strong positive relationship between service empathy and preference for GSM service providers among students of tertiary institution in Lagos State.

Table 1: Respondents Socio-Demographic Characteristics

	Classification	Frequency	Percentage (%)
Sex	Male	400	37.7
	Female	660	62.3
	Total	1060	100.0
Marital status	Single	918	86.6
	Married	142	13.4
	Total	1060	100.0
Age	16 -25years	688	64.9
	26-35	301	28.4
	36-45	52	4.9
	>45	19	1.8
	Total	1060	100.0
Institution	University	424	40.00
	Polytechnic	439	41.42
	College of Education	197	18.58
	Total	1060	100.0

	Classification	Frequency	Percentage (%)
Programme	ND	198	18.68
	NCE	133	12.55
	HND	218	20.57
	Undergraduate	463	43.68
	Postgraduate	48	4.52
	Total	1060	100.0

**Source:** Field survey, (2019)

However, only one out of the parameters of service empathy; my service provider understands the needs of consumer with much care and attention ( $\beta = -.103$ ,  $P < .05$ ), significantly influenced preference for GSM service providers among the students. Therefore, the null hypothesis was rejected. Implying that service empathy is a good predictor of preference for GSM service providers among students of tertiary institutions in Lagos State.

## 6. DISCUSSION OF FINDINGS

Multiple regression analysis was conducted to predict the contributions of service quality dimensions on consumer preference for GSM service providers. The findings revealed that service quality influenced consumers' preference for GSM service providers. For example, the study indicated that service assurance significantly predicted preference for GSM service providers among students of tertiary institutions in Lagos state ( $\text{Adj. } R^2 = .010$ ,  $F_{(8,1051)} = 4.149$ ,  $p < .05$ ). Assurance in this research refers to the knowledge and courtesy of employees and their ability to convey trust and confidence [37]. In this research, the level of trust and courtesy of the staff of service providers was rated

very high among the respondents. This agrees with [18] whose study revealed that assurance dimension of service quality involves the security of service provided. The respondents valued this quality that was demonstrated by GSM service providers in tertiary educational institutions in Lagos State. In a related study, [19] posited that the importance of the assurance dimension increases in proportion to the risk and the greater the inability for a consumer to evaluate the service. All these scholars agree that assurance remains an important indicator of quality service delivery regardless of the field of study or nature of service provided.

The findings also revealed a statistically significant prediction of service empathy on preference for GSM service providers among students of tertiary institutions in Lagos State ( $\text{Adj. } R^2 = .008$ ,  $F_{(8,1051)} = 2.110$ ,  $p < .05$ ). Similarly, the respondents rated the level of empathy from GSM service providers very high suggesting that empathy contributes significantly to effective service delivery of GSM service. Scholars have proven that empathy remains one of the desirable indicators of service quality delivery. Empathy involves the process of providing extra care and attention to individual consumer every time. Majed [25] described empathy to mean how much a company or service provider understands the needs of the consumers and provided much needed care and attention. Ibrahim, Nyame and Kumah [19], reported that empathy refers to the caring, and individualized attention a firm provides its consumers.

*Table 2: Influence of service assurance on preference for GSM service providers among students of tertiary institutions in Lagos state*

Model	Unstandardized		Standardized	T	Sig.
	Coefficients		Coefficients		
	B	Std. Error	Beta		
(Constant)	2.553	.184			13.860 .000
I can trust the service provider staff	.088	.035	.086		2.536 .011
I feel saved when dealing with the service provider staff	-.027	.034	-.027		-.778 .437
The customer service staffs are polite and always attend to consumer	.038	.039	.036		.979 .328
I am pleased with the knowledge of the employees	.011	.033	.012		.347 .729
I am pleased with the security of my GSM service provider	-.089	.031	-.096		-2.846 .005
Contact employees are friendly and polite while handling your complaints/queries	-.015	.037	-.014		-.391 .696
They have the adequate knowledge of tariff and plans of service providers	.043	.035	.042		1.233 .218
The behaviour of employees instills confidence in you	.034	.032	.038		1.084 .279

$R^2 = .017$ ; Adjusted  $R^2 = .010$ ;  $F_{(8,1051)} = 2.305$ ;  $P = .019$

**Source:** Data Analysis, (2019)

Table 3: Influence of service empathy on preference for GSM service providers among students of tertiary institutions in Lagos State

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	2.927	.179		16.309	.000
The service provider staff knows what I actually want	-.036	.030	-.038	-1.204	.229
The service provider gives me attention	-.001	.039	-.001	-.025	.980
My service provider treats me like king	.002	.032	.003	.074	.941
My service provider understands the needs of consumer with much care and attention	-.103	.034	-.104	-2.979	.003
Whenever I have network problem, my service provides always sympathetic and reassuring	.054	.032	.059	1.722	.085
My service provider places me above everything else during the course of interaction with staff	.048	.031	.052	1.553	.121
My service provider places customers best interest at heart	-.018	.032	-.020	-.576	.565
My service provider informs me of any network problem due weather condition or system upgrading	.029	.031	.030	.924	.356

R<sup>2</sup> = 0.16; Adjusted R<sup>2</sup> = .008; F<sub>(8,1051)</sub> = 2.110; P = .032

Source: Data Analysis, (2019)

## 7. CONCLUSION

The findings of this study show that the significance of service quality dimensions such as assurance and empathy on the preference for GSM service providers among students of tertiary institutions cannot be overemphasised. This is because students in tertiary institutions represents a large population of consumers of GSM service providers in Nigeria and globally. The findings of this study highlighted the fact that service assurance and empathy were strong predictors of preference for GSM service providers among students of 11 tertiary institutions in Lagos State. This study therefore concluded that the staff of GSM service providers in Nigeria are polite and attend to customers with courtesy. Service empathy as shown in the findings of this study implies that GSM service providers in the study areas give adequate attention and extra care to consumers.

## REFERENCES

- [1] Adamu, M. O, and Oladele, M.F, "Lagos State subscribers' trade – off regarding mobile telephone providers. An analysis of service attributes evaluation," *Global Journal of Management and Business Research*, 12(4), 1-9, 2012.
- [2] Adebisi, S. O., Shitta, H. A., and Olonade, O. P, "Determinants of customer preference and satisfaction with Nigerian Mobile Telecommunication Services," *Journal of Management Research*, 8(1), 1-12, 2016.
- [3] Ahmed, I., Nawaz, M. M., Usman, A., Shaukat, M. Z., Ahmad, N., and Iqbal, H, "Impact of service quality on customers' satisfaction: An empirical evidence from telecom sector of Pakistan," *Interdisciplinary Journal of Contemporary Research in Business*, 1(12), 98-113, 2010.
- [4] Akbar, M. M. and Parvez, N.B, "Impact of service quality, trust, and customer satisfaction on customers' loyalty," *ABAC Journal*, 29(1), 24-38, 2009.
- [5] Alabar, Ode, and Gbande, "Service quality and customer satisfaction in Nigerian mobile telecommunication," *British Journal of Marketing Studies*, 5(3), 1-13, 2017.
- [6] Arlen, C, "The 5 service dimensions all customers care about. Available: <http://serviceperformance.com/the-5-service-dimensions-all-customers-care-about/>," Accessed 22nd February, 2018.
- [7] Asiegbu I. F., Igwe S. R., and Iruka C. H, "Antecedents of Intention-to-use a Particular Mobile Service among SouthSouth University Lecturers in Nigeria," *International Journal of Business and Social Science*, 3(19), 23 – 34, 2012.
- [8] Auka, D.O, "Service quality, satisfaction, perceived value and loyalty among customers in commercial banking in Nakuru Municipality, Kenya," *African Journal of Marketing Management*, 4(5), 185-203, 2012.
- [9] Baruah, D., Nath, T., and Bora, D, "Impact of Service Quality Dimensions on Customer Satisfaction in Telecom Sector," *International Journal of Engineering Trends and Technology*, 27 (2), 111-117, 2015.
- [10] Bhukya, R., and Singh, S, "Brand preference of students towards choosing cellular service

- providers in Hyderabad City," *Asia Pacific Journal of Marketing and Management Review*, 2(5), 17-29, 2013.
- [11] Chopra, R., M. Chawla, M., and Sharma, T, "Service quality in higher education: A comparative study of management and education institutions," *NMIMS Management Review*, 24 (5), 59-72, 2014.
- [12] Choudhury, K, "Service Quality: Insights from the Indian Banking scenario," *Australasian Marketing Journal*, 16(1), 48-61, 2008.
- [13] Corrocher, N., & Zirulia, L. (2008). *Me and you and everyone we know: An empirical analysis of local network effects in mobile communications*. Working Paper No. WP 03-08. The Romini Centre for Economic Analysis.
- [14] Culiberg, B. and Rojsek, I, "Identifying service quality dimensions as antecedents to customer satisfaction in retail banking," *Economic and Business Review*, 12 (3), 151-166, 2010.
- [15] Gronroos, C, "The perceived service quality concept - a mistake," *Managing Service Quality*, 11 (3), 150- 152, 2001.
- [16] Herington, C. and Weaven, S, "E-retailing by banks: e-service quality and its importance to customer satisfaction," *European Journal of Marketing*, 43(9/10), 1220-1231, 2009.
- [17] Hirmukhe, J, "Measuring internal customers' perception on service quality using SERVQUAL in administrative services," *International Journal of Scientific and Research Publications*, 2(3), 1- 6, 2012.
- [18] Huang, E., and Liu, C. C, "A study on trust building and its derived value in C2C e-commerce," *Journal of Global Business Management*, 6(1), 186-195, 2010.
- [19] Ibrahim, M., Nyame, R.K., and Kumah, A, "Quality service delivery among telecommunication service operators in Ghana: A Case of Vodafone- Ghana. *International Journal of Economic and Management*, 11(5), 1-17, 2014.
- [20] Ijewere, A. A., and Gbandi, E. C, "Telecommunication reforms in Nigeria: The marketing challenges," *Journal of Research and National Development*, 10 (2), 193-198, 2012.
- [21] Kaapand, L. N, "An evaluation of factors determining the selection of mobile telecommunications service providers in the Northern Region of Namibia," *3<sup>rd</sup> International Conference on Business and Economic Research*, 2012.
- [22] Kim, K. J., Jeong, I. J., Park, J.C., Park, Y.J., Kim, C .G., and Kim, T. H, "The impact of network service performance on customer satisfaction and loyalty: high speed internet service case in Korea," *Expert systems with Application*, 32(3), 822-831, 2007.
- [23] Kotler, P., and Keller K. L, "*Marketing Management* (13<sup>th</sup> ed.). London," Pearson prentice Hall, 2009.
- [24] Lai, T.I, "Service quality and perceived value's impact on satisfaction intention and usage of short message service (SMS)," *International Systems Frontiers*, 6(4), 353-368, 2004.
- [25] Majed, R. A., "Service quality effects on customer loyalty among the Jordanian telecom sector empirical study," *International Journal of Business and Management*, 8(7), 35-45, 2013.
- [26] Miahouakana-Matondo, J. P, "Analyzing the Impact of service quality antecedents on customer satisfaction: The case of foreign users of China mobile services in Shanghai," *International Journal of Computer Science and Telecommunications*, 4(6), 18-25, 2013.
- [27] Moeed, A. S., Syeda, S.M., and Asad Ur Rehman, S. M, "Service quality dimensions impact on customer satisfaction in telecom sector in Pakistan," *Journal of basic and Applied Science Research*, 3(8), 27-34, 2013.
- [28] Muhammad, I. I, "A study on relationship between service quality and customer satisfaction: An empirical evidence from Pakistan telecommunication industry," *Management & Marketing*, 1(4), 523-530, 2012.
- [29] Manusamy, J., Chelliah, S., and Mun, H. W, "Service quality delivery and its impact on customer satisfaction in the banking sector in Malaysia," *International Journal of Innovation, management and Technology*, 1(4), 398-404, 2010.
- [30] Naik, C. N. K., Gantasala, S. E., and Prabhakar, G. V, "Service quality (Servqual and its effect on customer satisfaction in retailing," *European Journal of Social Sciences*, 16(2), 231- 243, 2010.
- [31] Nimako, S. G, "Linking quality, satisfaction and behaviour intentions in Ghana's mobile telecommunication industry," *European Journal of Business and Management*, 4 (7), 1-18, 2012.
- [32] Oketola, D., and Opara, "Telecoms subscribers excited as number portability begins today," <http://www.punchng.com/business/financial-punch/telecoms-subscriberexcited-as-number-portability-begins-today/>, "April 22, 2013.



- [33] Oladele, P. O., and Akeke, N. I, "Effect of customer satisfaction on customer loyalty among selected bank customers in Ado- Ekiti Metropolis, Nigeria," *Nigeria Interdisciplinary Journal of Contemporary Research in Business*, 3(11), 228-236, 2012.
- [34] Ojo, O, "The Relationship between service quality and customer satisfaction in the telecommunication industry: Evidence from Nigeria," *Broad Research in Accounting, Negotiation and Distribution*, 1(1), 88-100, 2010.
- [35] Oyatoye, E. O., Adebisi, S. O, and Amole, B. B, "An Empirical study on consumers' preference for mobile telecommunication attributes in Nigeria," *British Journal of Economics, Management & Trade*, 3(4), 419-428, 2013.
- [36] Paulrajan, R., and Rajkumar, H, "Service quality and customers preference of cellular mobile service providers," *Journal of technology and management innovation*, 6(1), 38-45, 2011.
- [37] Rahman, M. S, "Service quality, corporate image and customer's satisfaction towards customer's perception: An exploratory study on telecom customers in Bangladesh," *Business Intelligence Journal* 5 (1), 56-63, 2012.
- [38] Randheer, K., AL-Motawa, A. A., and Prince, V. J, "Measuring commuters' perception on service quality using SERVQUAL in public transportation," *International Journal of Marketing Studies*, 3(1), 1-14, 2011.
- [39] Sabbir, R., Ahasanul, H., and Mohd, I, "Exploring influencing factors for the selection of mobile phone service providers: A structural equational modelling (SEM) approach on Malaysian consumers" *African Journal of Business Management*, 4(13), 2885 – 2898, 2010.
- [40] Sandhu, M. A., Mahasan, S. S., Rehman, A. U., and Muzaffar, S, "Service quality dimensions impact on customer satisfaction in telecom sector of Pakistan," *Journal of Basic and Applied Scientific Research*, 3(8), 27-34, 2013.
- [41] Samuel, N. O., and Olatokun, W, "Telecommunication service provision in Nigeria – consumers' perspectives on information provision, advertising and representation of services," *African Journal of Computing & ICT*, 17(5), 63 – 76, 2014.
- [42] Seth, A., Momaya, K. and Gupta, H. M, "Managing the Customer Perceived Service Quality for Cellular Mobile Telephony: An Empirical Investigation," *Telecommunication regulatory Authority of Indian*, 33 (1), 33, 2008.
- [43] Shagari, J. N, and Abubakar, A, "Appraisal of customer satisfaction with GSM services in Dutsin-Ma, Katsina State, Nigeria," *European Journal of Business and Management*, 6(35), 19-24, 2014.
- [44] Shanka. M. S, "Bank service quality, customer satisfaction and loyalty in Ethiopia banking sector," *Journal of Business Administration and Management Sciences Research*, 1(1), 001-009, 2012.
- [45] Sharareh, M.J. and Fauziah, B.S, "Evaluating the relationship between service quality and customer satisfaction in the Australian car insurance industry," *International Conference on Economics, Business Innovation*, 38(6), 45-59, 2012.
- [46] Tee, I, "The effects of service quality, customer satisfaction on re-patronage intention of hotel existing customers," *International Journal of Management Administration Sciences*, 1(8), 88-103, 2012.
- [47] Tella, A., Adetoro, N., and Adekunle, P. A, "A Case Study of the Global System of Mobile Communication (GSM) in Nigeria," *The Spanish CEPIS society* 5(3), 2-7, 2009.
- [48] Siew-Phaik, L., Ayankunle, .A. T., Hanisah, M. S., and Downe, A. G, "Service quality and customer satisfaction in a telecommunication service provider," *International Conference of Financial Management and Economics*, 11(8), 24-29, 2011.
- [49] Zeithaml, V. A., Wilson, A., and Bitner, M. J, "Services marketing. (4<sup>th</sup> ed.). New Delhi," The McGraw-Hill Companies, 2008.